



# Home Buying Summary Booklet

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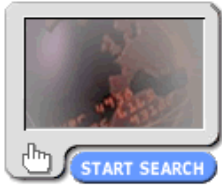
*presented by:*  
*<http://www.SayHomeBuy.com>*



# SUMMARY HOME BUILDING INFORMATION

- Get Ready to Buy** (link to: [www.SayHomeBuy.com](http://www.SayHomeBuy.com))

Buying a house is major undertaking. There are certain steps that must be completed. Understand what you need before starting your home buying search.



[SayHomeBuy.com](http://www.SayHomeBuy.com)

**1: Understand the Process**

understand how the home buying process works with our quick summary checklist

**2: Analyze the Home Buying Numbers**

do a quick review of the numbers to determine how much you need to buy a home

**3: Review these Home Affordability Tips**

use these affordability tips to raise the money you need and qualify for financing

**4: Get Qualified for Financing**

what's needed: 1) good credit; 2) low debt ratios; and 3) steady employment

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- Search for Homes** (link to: [www.SayHomeBuy.com](http://www.SayHomeBuy.com))

Once you understand the process, it's time to look for a home. What type home, in what kind of neighborhood, and under what market are issues reviewed in this section:

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**1: Use Our Home Search Directory**

**search homes:** real estate listings, for sale by owner (FSBO), foreclosures, new home construction, classified ads, and other on-line listings.

**2: Find an Agent**

find and select an agent to work with you in your home search

**3: What You Should Know About Home Location**

understand location issues. You want to protect your home purchase.

**4: Making the Offer**

how best to negotiate the offer and what goes into the contract

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- Financing and Closing** (link to: [www.SayHomeBuy.com](http://www.SayHomeBuy.com))

Your final step is to arrange financing and go to closing:

**1: Arrange Financing**

apply for financing: review mortgage loan products, go over the mortgage loan process, negotiate mortgage rates, and see what's needed for the application.

**2: Going to Closing**

review the home closing process and understand closing costs

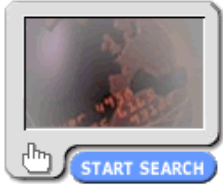
**3: Moving Into Your Home**

use our complete moving-in guide with moving-in checklist

**4: Home Buying Weekly Tip**

review our weekly home buying tips and fix-up guide

# HOME BUYING STEPS



[SayHomeBuy.com](http://www.SayHomeBuy.com)

**STEP 1: Analyze the Numbers**

The first step in the home buying process is to analyze your position. You need to determine how much home you can afford based on your current income and financial status.

**Topics:** analyze the numbers — budget for home buying — view affordability tips  
[www.SayHomeBuy.com/step1.html](http://www.SayHomeBuy.com/step1.html)

**STEP 2: Search for Homes**

**Where to start:** use our extensive directory to search for homes

**Topics:** search homes — find an agent — review location issues — view home styles  
[www.SayHomeBuy.com/step2.html](http://www.SayHomeBuy.com/step2.html)

**STEP 3: Making the Offer**

**Making the offer to buy the home:** review negotiation tactics, when you move on the offer and how best to make an offer once you review and inspect the home.

**Topics:** making the offer — completing a home inspection  
[www.SayHomeBuy.com/step3.html](http://www.SayHomeBuy.com/step3.html)

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**STEP 4: Understand the True Costs of a Mortgage**

**The true cost of a mortgage includes:** 1) principal repayment; 2) interest payments; 3) local real estate taxes; and 4) hazardous insurance and other fees.

**Topics:** review mortgage cost components — calculate true costs.  
[www.SayHomeBuy.com/step4.html](http://www.SayHomeBuy.com/step4.html)

**STEP 5: Arrange for Home Purchase Financing**

**What's need to finance your home:** 1) qualifying debt ratios; 2) good credit; 3) mortgage loan selection; 4) rates and points; and 5) the completed application

**Topics:** about mortgage loan types — qualifying for financing — submit your application.  
[www.SayHomeBuy.com/step5.html](http://www.SayHomeBuy.com/step5.html)

**STEP 6: Home Closing and Settlement**

**What's needed to close:** summary guide on closing, closing cost estimates, going to settlement, taking possession, and buyer rights.

[www.SayHomeBuy.com/step6.html](http://www.SayHomeBuy.com/step6.html)

**STEP 7: Moving In**

**Time to move into your home:** guide for moving, moving checklist, moving budget. Another guide for home owners looking to sell their existing home.

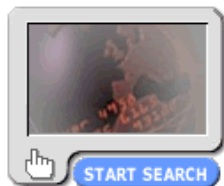
[www.SayBuild.com/step7.html](http://www.SayBuild.com/step7.html)

## HOME SEARCH DIRECTORIES

**SEARCH REAL ESTATE LISTINGS (MLS)**

Search the MLS listings from real estate agents. Click your state and community to view listings.

[www.SayHomeBuy.com/mls](http://www.SayHomeBuy.com/mls)



[SayHomeBuy.com](http://SayHomeBuy.com)

**SEARCH “FOR SALE BY OWNERS (FSBO)” LISTINGS**

Many home owners are opting to sell their homes without an agent. Sometimes you can negotiate a lower price with a FSBO when no agent broker is involved.

[www.SayHomeBuy.com/FSBO](http://www.SayHomeBuy.com/FSBO)

**SEARCH FOR FORECLOSURES**

You can sometimes find a great deal on a home foreclosure or government auction. These homes can go fast, so be prepared to move when needed.

[www.SayHomeBuy.com/foreclosure](http://www.SayHomeBuy.com/foreclosure)

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**SEARCH NEW HOME CONSTRUCTION**

View our directory of home builders segmented by state and community. You can view on-line new home construction communities and home styles.

[www.SayHomeBuy.com/building](http://www.SayHomeBuy.com/building)

**SEARCH CLASSIFIED ADS**

Don't forget to search the classified ads. Many home sales and open houses are listed daily for particular neighborhoods.

[www.SayHomeBuy.com/classified](http://www.SayHomeBuy.com/classified)

**FIND AN AGENT**

Don't have time to do a thorough search? Get the help of an agent to do the search and arrange viewing. You don't pay a price for the service; the seller pays the agent's fee.

[www.SayHomeBuy.com/agent-buy.html](http://www.SayHomeBuy.com/agent-buy.html)

## OTHER QUICK LINKS

HOME CENTER LINKS		NOTES
<input type="checkbox"/>	<b>Home Buying Guide</b> <a href="http://www.SayHomeBuy.com">http://www.SayHomeBuy.com</a>	
<input type="checkbox"/>	<b>Home Building Guide</b> <a href="http://www.SayBuild.com">http://www.SayBuild.com</a>	
<input type="checkbox"/>	<b>Home Selling Guide</b> <a href="http://www.SayHomeSell.com">http://www.SayHomeSell.com</a>	
<input type="checkbox"/>	<b>Moving Into Your Home</b> <a href="http://www.SayRelocate.com">http://www.SayRelocate.com</a>	
<input type="checkbox"/>	<b>Remodeling Your Home</b> <a href="http://www.LetsRenovate.com">http://www.LetsRenovate.com</a>	
<input type="checkbox"/>	<b>Making Some Home Improvements</b> <a href="http://www.SayImprove.com">http://www.SayImprove.com</a>	

DEBT / CREDIT MANAGEMENT GUIDE		NOTES
<input type="checkbox"/>	<b>Building and Sustaining Your Credit</b> <a href="http://www.SayGoodCredit.com">http://www.SayGoodCredit.com</a>	
<input type="checkbox"/>	<b>Budget Management</b> <a href="http://www.SayGoodCredit.com/budget/">http://www.SayGoodCredit.com/budget/</a>	
<input type="checkbox"/>	<b>Lowering Your Bills</b> <a href="http://www.SayLowerBills.com">http://www.SayLowerBills.com</a>	

OTHER LINKS OF INTEREST		NOTES
<input type="checkbox"/>	<b>Financing Home Construction</b> <a href="http://www.PickMyMortgage.com">http://www.PickMyMortgage.com</a>	
<input type="checkbox"/>	<b>College Planning Center</b> <a href="http://www.OfftoCollege.com">http://www.OfftoCollege.com</a>	
<input type="checkbox"/>	<b>Student Financial Aid Tips</b> <a href="http://www.SayStudent.com">http://www.SayStudent.com</a>	
<input type="checkbox"/>	<b>Smart Consumer Financial Guides</b> <a href="http://www.SayLending.com">http://www.SayLending.com</a>	
<input type="checkbox"/>	<b>Shop Bargains and Ideas</b> <a href="http://shop.nbuy.com">http://shop.nbuy.com</a>	